# CONCERN FOR THE RIGHTS OF MAN.

The issue concerning the rights of man is indeed extremely important. People are generally unmindful of the rights they owe to their fellow man. People restrict religiousness only to salaah, Islamic dressing, and the beard. Hadhrat Sufyaan Thauri (A.R) has mentioned that for a person to appear on the Plain of Reckoning with seventy acts of disobedience, this is a lighter crime than appearing with a single right of man left unfulfilled.

The reason for this is that Allah is Independent, due to which there is every possibility that He will pardon a person. On the other hand, man is dependent and needy, and it will be foolish to expect his pardon on the Day of Qiyaamah. It is therefore imperative that a person secures the pardon of fellow man before departing from this world. On the Day of Qiyaamah, every person will be desperate to claim anything owing to him in an effort to secure some support.

Generally, everyone inevitably gets involved in an inheritance wrangle, be he rich, poor, learned or ignorant. After people pass away, their estate is seldom dissolved in accordance with the Shari'ah. Other people usually devour the legal share of orphans and widows. More often than not, daughters and wives are deprived of their rightful dues.

Unfortunately, the joint wealth of heirs is utilised to fund customs of bid’ah, and the haraam act of paying people to recite the Qur'aan takes place. The estate has to sponsor customary acts of bid’ah like ‘Teeja’ and ‘Chaaleeswa’, which take place mostly due to reasons of show and ostentation. Thus, the wealth of widows and orphans is squandered in such wasteful customs.

It often occurs that, when a person leaves the children of two wives, the party that has control over the wealth at the time of death distribute the inheritance amongst themselves only. According to the Shari'ah, the estate of the deceased should be distributed amongst the children of both groups, irrespective of who has control over the finances. When the other party is deprived, those who receive additional portions of an estate will be guilty of consuming haraam wealth. This greed for material gains will lead them straight to Jahannam.

Allah says in Surah Fajr, **"In fact, you people do not honour the orphan, neither do you encourage feeding of the poor. Rather, you voraciously devour inheritance and have an extremely intense love for wealth."**

It is this love for wealth that leads people to flout orphans, oppress them, and deprive them of their inheritance. It must also be understood that misappropriating funds that are collected for an orphanage also constitutes usurpation of orphans' wealth. In fact, many homes are guilty of usurping the wealth of orphans.

Allah says in Surah Nisaa, **"Verily, those who unjustly devour the wealth of orphans are only devouring fire in their bellies. They shall soon enter the Blaze."**

Taking loans is an extremely detrimental scourge. The adage of our pious predecessors is famous. They said, "Loans are the scissors of love." In fact, the literal meaning of the Arabic word "qardh" (loan) is 'to sever'. When people get into the habit of taking loans, they take loans from others even when there is no need to do so. They seek every opportunity to badger others to grant them loans and strike relations with people for this express purpose. When asking for loans, they seem most humble and timid. However, when their creditors ask for payment, their colours suddenly change, making then unapproachable. Some of them even have the audacity to tell their creditors, "Do what you want! I am not paying!"

Debts may only be taken when an exigency demands. Then too, it must be paid as soon as possible. One should not wait till he has extra money, but should make an effort to raise the money. If need be, he should sell some household belongings or seek employment to meet his debt. Every effort must be made to repay the debt, and payment should be made before the creditor asks for it.

Failure to settle a debt despite possessing the means has been describes as 'matl' (procrastination) in the Ahadeeth. Rasulullah (sallallahu-alayhi-wa-sallam) said, "The 'matl' (procrastination) of a wealthy person (i.e. one with the means to settle the debt) is oppression." By the definition of the Shari'ah, as well as logically, it is an act of oppression to send a creditor away with empty hands on several occasions, when he had enacted a kind gesture by lending money to the debtor during a time of need, or allowing him credit.

Rasulullah (sallallahu-alayhi-wa-sallam) said, "Every sin of a martyr is forgiven, except his debts." [Muslim] Martyrdom is indeed a great act, which entails the ultimate sacrifice of giving one's life for Allah's pleasure. Whereas all his sins are forgiven, the rights he owes to his fellow man will not be overlooked.

Therefore, whenever we have a debt to settle, or any other right owing to another, it must be tended to as soon as possible. No person should allow his involvement with acts of worship like salaah, fasting, etc deceive him. Many people dwell under the misconception that their acts of worship will compensate for the rights they owe to others. It is extremely foolhardy to be willing to exchange priceless jewels like salaah and fasting for the meagre commodities of this world. It is even more absurd to surrender these acts of worship when it could lead to eternal damnation in Jahannam.

Hadhrat Sheikhul Hadeeth Muhammed Zakariyya (A.R) has mentioned that seven hundred accepted salaahs will have to be paid in lieu of two paise (perhaps less than two cents), which is owing to someone. He also mentioned, "I used to tell Molvi Naseerud Deen (the manager of his bookshop) to be very particular in monetary transactions because I do not have seven hundred accepted salaahs to my credit." It is for each one of us to think about how many accepted salaahs we have to our credit.

Hadhrat Abu Hurairah (R.A) reports that Rasulullah (sallallahu-alayhi-wa-sallam) once told the Sahaaba (R.A), "Who is a bankrupt person?" The Sahaaba (R.A) replied, "We call a person bankrupt when he has no money, nor any other wealth with him." Hearing this reply, Rasulullah (sallallahu-alayhi-wa-sallam) said, "The real bankrupt person of my ummah is that person who will appear on the Day of Qiyaamah with a lot of salaah, zakaah and fasting to his credit. However, he would have sworn someone, slandered someone, usurped the property of someone, murdered someone or hit someone. Since Qiyaamah will be the Day of Judgement, judgement will be passed that his good deeds should be distributed amongst all the people that he harmed in any way. Eventually all his good deeds will be exhausted, whereafter the sins of these people will be cast on his shoulders. Ultimately, he will be flung into Jahannam." [Muslim]

Hadhrat Abu Hurairah (R.A) has also reported from Rasulullah (sallallahu-alayhi-wa-sallam) that every person should seek pardon today from anyone whom he may have oppressed, dishonoured, or owes any other right to. This should be done before the day when

there shall be no Dinaars, nor Dirhams. Rasulullah (sallallahu-alayhi-wa-sallam) added, "Whereas a person will have some good deeds to his credit, these will all be given to others in proportion to the injustices he perpetrated against them. If he has no good deeds, the sins of those that he oppressed will be loaded on his shoulders." [Bukhari]

The two Ahadeeth above make it clear that oppression does not only entail forcefully taking away the property of another. Swearing a person, backbiting about him/her, slandering, hitting, and dishonouring another person will also translate into oppression. There are many people who consider themselves to be pious and religious, yet they are guilty of many of the above vices. While Allah may forgive the rights owed to Him, the rights owed to man will only be forgiven when they are fulfilled or pardoned by the person concerned.

Some people also dwell under the misconception that Allah will forgive the rights people owe to each other because, on the occasion of Hajj, Rasulullah (sallallahu-alayhi-wa-sallam) made du'aa at Muzdalifa that Allah should forgive all the rights people may owe to each other (this du'aa was accepted). This notion is extremely misleading, and from amongst the traps of Shaytaan.

I keep meeting a person on the occasion of Hajj. Incidentally, he owes a considerable sum to certain people. I reminded him that he should make an attempt to settle these matters before death comes, because he has already advanced in years. One day, he told me that all rights owed to man were forgiven by merely staying at Muzdalifa and making du'aa.

I told him that he had misunderstood the purport of the hadith. I pointed out to him that, if his understanding was correct, why did the Sahaaba (R.A) not understand it in this way? After performing Hajj, especially with Rasulullah (sallallahu-alayhi-wa-sallam), why did they not usurp the rights and property of others? Why did they not harm and oppress people with the belief that all of this would be forgiven as a result of the Hajj? Thereafter, why did the no jurist, madh'hab, or mufti ever issue the ruling that all a person has to do to secure pardon from any rights owed to people is to make one Hajj? Why did they never tell people that it was not necessary to ask others for forgiveness, or that it was nor necessary to pay back peoples' dues?

If this understanding was true, a person could extort a hundred thousand Rands from various sources annually. Thereafter, all he

would have to do is spend twenty thousand for Hajj to alleviate him of the sin. In this manner, he can earn himself a hefty profit of eighty thousand every year. Shaytaan is a crafty teacher, who dupes people into believing many fallacies.

The hadith in question mentions that Rasulullah (sallallahu-alayhi-wa-sallam) made the following du'aa on the Plain of Arafaat: "Oh my Rabb! If You wish, You could enter the oppressed into Jannah and forgive the oppressor." This du'aa was not accepted on Arafaat, but was accepted the following day at Muzdalifa. This hadith is narrated in Ibn Majah. The exact words of the hadith are:

**QUOTE**

These words do not say that all the rights and debts owing to others will be forgiven if a person performs Hajj. It does not also state that all forms of harm and oppression perpetrated against others will be forgiven, after which there will be no accountability in the Hereafter. The only fact mentioned in the hadith is that Rasulullah (sallallahu-alayhi-wa-sallam) requested Allah to forgive an oppressor ***if Allah wills.*** Therefore, the basis of forgiveness will be Allah's will. Allah may forgive whomsoever He wishes to forgive.

Allah states in Surah Nisaa, **"Verily, Allah does not forgive that partners be associated with him, but forgives all other sins for whomsoever He wills."**

The hadith does not say that Allah will definitely compensate the oppressed person and forgive the oppressor. Therefore, how can any person be convinced of forgiveness?

The above was a discussion regarding the literal interpretation of the hadith. With regard to the chain of narrators (sanad), it is noteworthy to point out that a narrator by the name of Abdullah bin Kinaana has been criticised. In his commentary of Ibn Majah, Allama Sindhi (A.R) writes, "Imaam Bukhari (A.R) has stated that the Ahadeeth narrated by him (Abdullah bin Kinaana) are not authentic."

Haafidh Ibn Jawzi (A.R) has written that the narration of Abdullah bin Kinaana's father, Kinaana, are extremely 'munkar' [1]. On account of his father, Allama Ibn Jawzi (A.R) has included the above narration amongst the fabrications. Even if this particular hadith is not a fabrication, it is certainly very unreliable.

Based on a narration as weak as this, it is extremely foolish to continue to plunder the properties of others and oppress them in the belief that all of this will be pardoned by a single Hajj. Then too, it is only this lone, unreliable (perhaps fabricated) hadith amongst the entire assortment of many thousands of Ahadeeth that convey this message. Fascinated by this solitary hadith, why have people forgotten the hundreds of Ahadeeth that emphasise the abomination of misappropriating the rights of people? Can there be any escape from the torments of the Hereafter for turning a blind eye to the vast collection of authentic Ahadeeth that warn against slander, backbiting, insulting extortion, misappropriation, and failing to repay debts?

The wives of many people who claim to be 'religious' are deprived of their inheritance when their husbands die. Some people force women into marriage so that they can have her inheritance for themselves. This is haraam. People say that their wealth will leave the family if they have to allow it to be given to the widow/s of the deceased. No harm is done if the wealth has to leave the family. Granting her the rightful share will protect one from terrible punishment in the Hereafter.

Muslims in many regions practice the custom where the sons of the deceased seize possession of the shares that should rightfully belong to their sisters (the daughters of the deceased). This custom is a clear act of oppression, which is totally haraam. Some people make the preposterous claim that they have a claim to this wealth because the women do not ask for their shares. Others even go to the extent of forcing these women to forfeit their shares.

It is evident that not asking for the share does not mean that she does not want it. Many women say that they forfeit their shares because they know that they will never receive it. As a result, they consider it futile to even lay a claim thereto. Forsaking of a share will only be regarded when the share is refused after physically handing it

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[1] i.e. In addition to the fact that Kinaanah is an unreliable narrator, his narrations contradict those of a group of Ahadeeth scholars who are much more reliable than himself.

over to the heir. Similarly the right to a share in the income of a property will also be regarded as being forfeited when the heir refuses to accept after it is physically handed over to him/her. A share will not be forfeited by a customary practice.

Some people convince themselves that the deceased has fulfilled the rights of his wives by entertaining his in-laws and the families of his in-laws throughout the marriage. In this way, they fool themselves into believing that nothing is owing to the wife/wives from the estate. They should bear in mind that the sum the wives are being deprived of exceeds the amount spend on her family in most cases. It should also be noted that the amount spent to entertain these people is to be spend from the husband's personal wealth. Otherwise, why should he take the credit for entertaining, when the funding is from the wife's wealth? Thirdly, was any mutual agreement made with the wife? If not, then a one-sided contract is invalid.

The issue of the dowry should also be understood in a like manner. The dowry will not be waived by implementing any family or tribal customs. It will only be waived if the woman willingly forfeits it. If she merely waives the dowry because she believes that she will not receive it in any event, it will not be waived. Allah says in a verse of Surah Nisaa, **"Give women their dowries kindly. If they, of their own accord, remit a part thereof, then partake of it with welcome and happiness."** [verse 4] In this case also, the best is to hand over the dowry in her hand. Only if she refuses to accept it at this stage would it be regarded as being remitted.

Usually the dowry is given to the father or another close relative of the bride, who keeps it safely on her behalf. This procedure is correct. However, it will be wrong for the person keeping the dowry to utilise it for himself without the bride's permission. Even worse is to keep the money without returning it, or to forcefully extract a remission from her. Such behaviour is haraam.

Some people suggest that they are entitled to keep the dowry in lieu of the sum they spent on the wedding, or in lieu of the paraphernalia that they prepared for the bride. Generally, the customary expenses incurred by the bride's father and relatives are done for show. These functions include activities that are against the Shari'ah, like singing and dancing. The paraphernalia is also done for show, and includes items that the bride will probably never use in her lifetime. In addition to this, the people involved realise that they are spending their wealth

in haraam avenues, yet they fail to realise that their act of usurping the bride's wealth is also haraam.

Whatever is spent at such functions should be spent in accordance to the Shari'ah. The bride's dowry money cannot be used without her consent, because this will constitute oppression. The alibi that these oppressors use is ridiculous. They argue that the silence of the bride in this matter is consent. Such silence in monetary matters cannot be regarded as consent. The money should first be given to her, whereafter no pressures whatsoever must be applied on her. She should not also have the fear that her name will be spoilt by accepting the dowry as her own. If she then consents to remitting the money, it may be regarded as a legitimate remission.

It should also be understood that there are no expenses involved in a marriage that is enacted according to the Shari'ah. The marriage merely entails a proposal and an acceptance. Thereafter, the bride has to meet her groom, to live with him. The transportation costs to meet him will be borne by the groom himself, with no cost due from the bride's party. Customary traditions and ostentatious practises have constrained people to carry out acts that are in opposition to the Shari'ah.

Some people make the ludicrous suggestion that, in taking the share of the daughter, they are only taking back what they spend on her from her birth. This statement is also unacceptable because it was the compulsory duty of the father to provide for his daughter, the expenses of which were due from his personal wealth. Reclaiming these expenses will be contrary to the Shari'ah. In fact, it is contrary to love and compassion as well. The relationship will then only be a business transaction, which has no written records. Any person could have paid for the expenses incurred over a period of fifteen or twenty years, claiming the credit payment thereafter. What favour has a father then done for his children?

It is haraam to present oneself for a meal without being invited. If the host does not say anything due to social etiquette, it does not mean that he has consented to the foreign presence. If a fifth person presents himself at a function to which four people were invited, it will be haraam for the uninvited person to partake of the food, even though the host does not verbally object.

Some people jokingly take away an article belonging to another, whereafter they keep it for themselves, despite the fact that the

owner has not willingly consented to it. This act is haraam, even though the owner remains silent without lodging an objection.

It is a commonly practiced custom to feed the poor, using the estate of a deceased person. Another custom is to distribute the clothing of the deceased to the poor before the estate is dissolved. These practices are incorrect because it often happens that all the heirs are not mature, due to which consent cannot be had from all to use the money belonging to the estate. Another factor is that, very often, all the heirs are not present when the decision is taken to use the money. It will, therefore, be impermissible to use the money without the consent of every heir.

Customary consent will not be taken into consideration in this matter. Each heir will have to be given his/her shares first. Thereafter, they are at liberty to contribute whatever they wish for the Isaal Thawaab of the deceased. Of course, this must be done without ostentation. It should be borne in mind that the consent of an immature child will not be accepted, even though the child consents with a happy heart.

One of my Ustaadhs used to relate the following story of a certain tax collector. When he became a follower of Maulana Ashraf Ali Thanwi (A.R), a religious consciousness swept over him. His growing concern of the Hereafter prompted him to make an effort to settle all the rights he owed to others. Consequently, he noted all the bribes he accepted during his term of office. He collected taxes mostly from the Punjab district, where he received most of the bribes from the Sikh community.

He requested for all the tax files that were presented in court, and wrote down the addresses of the persons involved. He then went from village to village to locate these people. He secured forgiveness from numerous people, while he paid the others what he owed to them. My Ustaadh met this tax collector on several occasions and heard the story from him personally.

The situation may arise that a person owes certain dues to people, but does not have the means to settle these dues. There may be many others who have the means, but, after much searching, cannot find the people he owes. What should these people do?

The Shari'ah has given a solution for this as well. In the case where the person does not have the means to settle the dues, he should communicate with those people he owes, and try to secure their

forgiveness in the matter concerned. If they do not forgive him, he will have to ask for respite, and then arrange a manner of payment; even if it means finding employment to do this. In this manner, he will have to save the money to repay the person/s. If the person passes away before the payment is settled, payment will have to be made to the heirs of the deceased.

With regard to those who cannot be located, the equivalent sum owed to them should be distributed amongst the poor as Sadaqah. Sadaqah can be given as a compensation for monetary dues owed to others, as well as a compensation for injustices done to them such as insulting, backbiting, etc (This only applies to the case where the persons concerned cannot be located). At the same time, the person distributing the Sadaqah should continue making du'aa for forgiveness.

Hadhrat Sheikhul Hadeeth Muhammed Zakariyya (A.R) has written in his autobiography that the father of Maulana Ashraf Ali Thanwi (A.R) had two wives. After his demise and the demise of the two wives, it occurred to Maulana Ashraf Ali Thanwi (A.R) that his father had never paid his wives their dowries. Therefore, he began paying the due amount to the heirs of the respected ladies according to their shares of inheritance. If any of them had passed away, he paid the respective amount to their heirs, till all had been settled.

It so happened that one of the wives was from Kaandhla. One of her heirs was due to receive two paise (probably less than two cents) as settlement for his share of the outstanding dowry. Maulana Ashraf Ali Thanwi (A.R) deputed Hadhrat Sheikhul Hadeeth Muhammed Zakariyya (A.R) to pay this person even that due.

People are generally negligent of Hereafter. If people had a true concern for the Hereafter, and were convinced of Jahannam, they would never get a wink of sleep till all the rights owed to others were settled. Let alone the concern for the Hereafter, peoples' conviction in the Hereafter is doubtful, which cannot even be termed as conviction. It is for this reason that people are not concerned about fulfilling their Faraa'idh and Waajibaat, and abstaining from sin.

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**Translation Edited by: Mufti Afzal Hoosen Elias (2002)**

# THE DETAILS OF RIGHTS OWING TO MAN, AND THE IMPORTANCE OF FULFILLING THESE.

One of the fundamental conditions of Taubah is that the rights of fellow man be fulfilled. The meaning of fulfilling the rights of man is that everything owed to others should be given to them. The rights owed to fellow men are of two types:

*First.* Monetary rights.
*Second.* Rights pertaining to personal honour.

## Monetary Rights.

This means that every sum of money, small or large, which is extorted from others, must be paid back in full. This will apply if the person is aware of the extortion or not. Examples of this are:

- Stealing.
- Robbing.
- Refusing to pay back a loan (even if the creditor has forgotten about it).
- Taking bribes.
- Misappropriating someone’s funds.
- Jokingly taking someone’s property away (when the owner is not entirely happy about it).
- Taking interest from someone.

The money involved in all the above circumstances must be returned to the rightful owners. When returning these, it is not necessary to tell the person what the money is for. Referring to it as a gift will suffice.

## Rights Pertaining to Personal Honour.

The meaning of fulfilling this right is to seek forgiveness from someone whom one has:

- Unjustly hit.
- Backbitten.

- Heard backbiting about.
- Sworn.
- Slandered.
- Given any physical or emotional difficulty.

When seeking pardon from the injured party, distance should not be regarded as an obstacle. A person should write to the injured party and satisfy him/her in whatever manner possible. If the only compensation demanded for hitting someone is to be hit in turn, one should be prepared to face this.

Ulema have mentioned that a person should seek forgiveness from a person whom he/she has backbitten, only if the news of the backbiting has reached the injured party. If the injured party is unaware of the backbiting, the perpetrator must make du'aa for the forgiveness of the injured party. One should make so much du'aa for the injured party, that he/she becomes convinced that the injured party will certainly forgive the backbiting upon seeing the abundance of du'aa.

It should be understood that the rights owed to man will not be forgiven by Taubah. It must also be borne in mind that although salaah and fasting are not binding on an immature child, the rights of man are due from such a child. Therefore, it is the duty of a child's parents/guardian to reimburse anyone whom the child may have caused material harm to, even though the injured party may be unaware of the crime. This reimbursement may be made from the personal wealth of the child. If the parents/guardian were unable to repay the injured party, the child should do so him/herself after reaching the age of maturity.

There are many people who physically appear to be pious and even make verbal Taubah. However, they never desist from perpetrating sin, and earning their livelihood from haraam sources. They regard backbiting as being trivial, and do not even realise that they are backbiting.

A verbal Taubah without desisting from sin, and without compensating for the rights owed to Allah and to man, cannot be called Taubah at all. The behaviour of people is extremely dangerous when they take interest from others, cheat them in business, and extort money from them. Seeking those persons to whom one has done harm, and then compensating them for the same, is more difficult than moving a mountain. However, the person who has true concern for the

Hereafter shall leave no stone unturned in his effort to fulfil every right owed to others.

In the foregoing discussion of "Concern for the Rights of Man", the incident has passed about the tax collector who went to great pains to ensure that he settled the bribes he received from others. The incident of Hadhrat Maulana Ashraf Ali Thanwi (A.R) has also passed, wherein he made sure that he posthumously paid the dowries that his father owed to his two wives.

At this juncture, another incident of Hadhrat Maulana Ashraf Ali Thanwi (A.R) comes to mind. He was once on a journey, when he bought a train ticket. He told the staff at the station to weigh his goods as well, since he would be travelling with it. They respectfully told him, "Carry on and do not worry." Thereupon he asked them, "You people are allowing me through. What about the next gate?"

They replied, "Seeing this ticket, they will also let you through." "Thereafter what will happen?" he inquired. Failing to understand what he meant, they asked, "What else is there afterwards?" Hadhrat Maulana (A.R) said, "After that is the Hereafter. Who will let me through there if I am apprehended for this cheating? What will let me through that gate?"

Yet another incident of Hadhrat Hakeemul Ummah, Maulana Ashraf Ali Thanwi (A.R) comes to mind. He once had to spend a night at a certain station (probably awaiting the next train). However, the room wherein the Station Master allowed them to sleep did not have any lights. Although they desperately required lighting, Hadhrat Hakeemul Ummah (A.R) feared that the employee present there would wrongly procure a lantern belonging to the Railways. Based on this apprehension, he sent the person to fetch a lantern from Hadhrat Hakeemul Ummah (A.R)'s own house. Whenever a person has a concern, Allah always makes the means readily available.

In the foregoing discussion of "Concern for the Rights of Man", certain Ahadeeth have passed with regard to the importance of fulfilling the rights of people, and abstaining from harming them. It was also stressed that forgiveness should be sought from the injured party. This forgiveness must be from the bottom of the person's heart, and should not merely be superficial. Sometimes a person may say that he forgives, but he merely does this so that relations are not impaired any further. Otherwise, it may just be because the person realises that he will never receive his dues. Therefore, he believes that it is

futile to bear the grudge, because nothing will be achieved thereby. Such types of forgiveness are not regarded as a pardon in terms of the Shari'ah. The rights owing will still be due in these cases.

I met a man in Delhi, who asked me, "Certain people waived the debts I owed them. Will these debts be waived?" I replied, "If they forgave you, why do you still have doubts? The fact that you are doubting proves that they did not willingly waive the debts." I then asked him, "Did these people complain to anyone afterwards that you snatched away their money?"

When he replied in the affirmative, I said, "Why have they complained after waiving the debt? This means that they superficially wrote off the debt, whereas they were never happy to do so. Such a remission does not hold any water in the Shari'ah. You should therefore make an effort to settle these debts."

## Important Notes with regard to the Rights of Man.

1. When a person leaves his wealth of any kind with another person for safekeeping (whether it is a large or small amount), the wealth will be regarded as a trust. This wealth must be guarded well and returned to the owner whenever he asks for it. If it is not returned promptly, whereafter it is destroyed, it will have to be replaced.

2. If the item in trust is intentionally destroyed, or spent, it will also have to be replaced.

3. If someone borrows something from another, the borrower will be liable for any damages done to the article.

4. If a customer forgets any article of his in a shop, the shopkeeper has to treat the article like a trust. He will not be able to utilise the article, and will have to wait for the owner to claim his article. He should also make inquiries from the other customers about the owner, and spread the word around. Once the shopkeeper has lost all hope of tracing the owner, he should give the article away as Sadaqah on his (shopkeeper's) behalf. If the person returns to claim his article thereafter, and is unhappy to forfeit the article as Sadaqah, the shopkeeper will have to replace the article.
5. If a person finds any lost item, he may pick it up with the intention of returning it to the owner. If he fears that the article will be destroyed if he does not take possession of it, it will be

Waajib for him to pick it up. He should then make announcements in the surrounding areas that the article has been lost, and that the owner should collect it from him. This announcement should be made till he is certain that the owner will not appear. Thereafter, he may give it as Sadaqah to people who are deserving of Zakaah. If he is deserving himself, he may also use the article/money for himself. However, if the owner claims his article afterwards, it will be due from the person who found it. The donor will receive the reward of the Sadaqah.

A person finding a lost article should appoint witnesses to the fact that he has found the article and will be trying to restore it to it's owner. If there are no witnesses at the spot, he should appoint witnesses from the nearest area. The advantage of this is that people would then not accuse him of stealing the item.

If something perishable is found, it should be donated as Sadaqah before it spoils. Of course, it will be necessary to first make announcements to locate it's owner.

6. It will be compulsory to settle a debt even though:

- The creditor forgot about the debt.
- The creditor does not ask for the settlement.
- The creditor cannot prove the debt.
- The owner does not know where his article is.

7. It is haraam to use any state law to deprive a person of his/her rightful share of inheritance. Similarly, it will be haraam use a state law to claim a share to an estate, whereas no share is due according to the Shari'ah. An example of this, is that a grandson will not receive a share from his paternal grandfather's estate if he (the grandson) has a paternal uncle. However, those states that have laws contrary to Islam stipulate a share for this grandson. It will be haraam for the grandson to accept this share.

8. If a debt was owing to a deceased person, or his estate received money from some other sources (e.g. a trust, or effects returned after theft), it will be Fardh to hand this wealth over to the heirs (just as it was Fardh to hand it over to the deceased person during his/her lifetime).

9. All Waqf monies, properties and buildings are regarded as trusts. It will be a betrayal of trust if anything Waqf is utilised against the wishes of the donor. There are many trustees of Waqf monies who

spend it on people who, according the conditions stipulated by the donor, are not deserving of this money. Similarly, it will also be impermissible to allow people to rent a Waqf property if those people do not qualify for rental in the conditions of the donor. It will also be wrong to rent out the property for a rental that is not profitable. All the above situations are haraam because they amount to misappropriation of a trust.

10. Some people renting Waqf properties insist on paying the rental that was originally stipulated when they first occupied the premises. This is incorrect, because they should pay the amount that is most suitable for the premises according to the rate of escalation. It will not be permissible to suffice on the reduced rental even if the trustees overlook the situation. Such a rental should be paid, which would normally be paid to a private landlord for the same type of property. It should also be borne in mind that it is not permissible to rent Waqf property for longer than a year.

These are just a few examples. If one has to think a bit further, many more examples of misappropriated trusts can be identified. It is unfortunate that Muslims are generally guilty of these.

## A Grave Betrayal of Trust.

An appalling betrayal of trust has now begun amongst telephone operators in certain districts. They have struck up informal contracts with private people and business people, whereby a fixed monthly fee is asked in exchange for unrestricted use of the phone. So doing, the operator earns money for himself and the 'client' has unrestrained access to the telephone – all at the expense of the telephone company. Both, the operator and the 'client' are guilty of a serious sin, and will be answerable to Allah on the Day of Qiyaamah.

People are generally negligent of Hereafter. If people had a true concern for the Hereafter, and were convinced of Jahannam, they would never get a wink of sleep till all the rights owed to others were settled. Let alone the concern for the Hereafter, peoples' conviction in the Hereafter is doubtful, which cannot even be termed as conviction. It is for this reason that people are not concerned about fulfilling their Faraa'idh and Waajibaat, and abstaining from sin.

Unfortunately, people only deem wealth and position to be tokens of success. As a result, they perpetrate major sins in acquiring the commodities of this world. How can there be blessings in anything that is acquired through sin? This type of wealth only adds to the pile of sins. Ultimately, a person will have to carry a large bundle of sins with him into the Hereafter. Such behaviour is foolish indeed.

Repent for earlier sins, fulfil the rights owed to others, and refrain from sins in future. May Allah save us all from sins and grant us the guidance and ability to excel in good deeds. Aameen.

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Translation Edited By : Mufti Afzal Hoosen Elias (2002)

# THE NEED AND IMPORTANCE OF TAUBAH.

*"Oh believers! Repent to Allah, all of you, so that you may succeed." [Qur'aan]*

## The Virtue and Importance of turning to Allah in Repentance.

Hadhrat Abu Hurairah (R.A) narrates from Rasulullah (sallallahu-alayhi-wa-sallam) that Allah says, "I treat My bondsmen according to their expectations of Me, and I am with him whenever he remembers Me." Thereafter, Rasulullah (sallallahu-alayhi-wa-sallam) said, "By Allah! Allah gets more happy with the Taubah of His bondsman than any of you would get happy when he finds his lost conveyance/provisions in a desert. Allah says, 'Whoever draws closer to Me the distance of a hand's span, I draw closer to him the distance of an arm's length. Whoever draws closer to Me the distance of an arm's length, I draw closer to him the distance of four arm's lengths. When he walks towards Me, I run towards him."

## Explanation.

This hadith contains several glad tidings for the Mu'mineen. Allah first says, "I treat My bondsmen according to their expectations of Me." Therefore, if a person expects Allah to forgive him, save him from worldly calamities, as well as from the punishment of the Hereafter, Allah will certainly fulfil this expectation of his, and will never put his expectations to waste.

This is certainly a very great tiding from Allah because entertaining good expectations in Allah will not cost a person anything. Allah is so Compassionate that He is prepared to fulfil man's expectations from Him. Of course, it is foolish to entertain hopes in Allah's mercy without performing good deeds and abstaining from sin. This is so because Rasulullah (sallallahu-alayhi-wa-sallam) has mentioned, "A fool is he who allows himself to pursue his passions, while he entertains hopes in Allah." [Mishkaat Pg. 451, from Tirmidhi and Ibn Majah]

The second glad tiding in the hadith is Allah’s statement, “I am with him whenever he remembers Me.” Allah’s presence with someone is a very great boon, which people actually feel when they devote their tongues and hearts to Allah’s Dhikr. When a person is assured police presence wherever he goes, he feels extremely safe and secure, confident that none can harm him. Enquire about the feeling of having Allah’s presence from those who are attached to Allah’s Dhikr.

In the third glad tiding, Allah assures man that He will draw closer to a person who approaches him at a much faster rate than the person does. This means that Allah will draw this person into His lap of mercy. The units of measurement used in the hadith are merely to illustrate an example.

The fourth tiding given in the hadith is that Allah speedily turns to the person who turns to Him. This is also cited by way of example. The situation can also be understood by citing the example of a child who is learning to walk. When someone calls the child, the child can only walk a few steps before faltering. The person then hastens to catch the child and place the child on his lap. He/She will then also congratulate the child.

Oh Mu'mineen! Hasten towards Allah. Never lose hope of His mercy, and continue to seek forgiveness from Him. The above hadith also mentions that Allah’s becomes extremely happy when a person turns to Him in repentance. While journeying in an arid desert, one cannot imagine the distress of a person who loses his means of transport, along with all his provisions. After losing hope of finding the riding animal and provisions, the person lies down on the ground, expecting to die very soon. Then, if he has to discover the animal standing beside him, his joy will be boundless. Such will be Allah’s joy when one of His bondsmen turns to Him in repentance.

## The Reality and Method of Taubah.

Hadhrat Abdullah bin Ma’qal (R.A) narrates that his father and himself once went to meet Hadhrat Abdullah bin Mas'ood (R.A). His father asked Hadhrat Abdullah bin Mas'ood (R.A), “Did you hear Rasulullah (sallallahu-alayhi-wa-sallam) say that regret is Taubah?” “Yes,” replied Hadhrat Abdullah bin Mas'ood (R.A). [Targheeb wat Tarheeb Vol.4 Pg.98, from the Mustadrak of Haakim]

## Explanation.

Man is susceptible to commit sins, which may very well happen to a Mu'min as well. However, Allah becomes pleased when this Mu'min bitterly regrets his sin thereafter and becomes ashamed of it. This remorse is a fundamental aspect of Taubah. A person should reflect upon the bounties that Allah has granted him. Allah gave him his life, the limbs and organs of his body, as well as his wealth. Looking at this, he should think what a despicable person he is for using these prized bounties to disobey Allah. This behaviour displays extreme ingratitude towards Allah.

A person must repeatedly contemplate about the greatness and might of Allah. At the same time, he should think about his lowly origin. In this manner, he will realise that he has absolutely no right to rebel against Allah's commands. He should often call the fact to mind that he is an inferior being, who is contaminated with the filth of sin. Therefore, he has every reason to regret his deeds.

Regret is an integral constituent of Taubah because it makes the remaining constituents easy to practice upon. With the greatest regret, a person should resolve never to repeat the sin. Thereafter, he should compensate for those rights he owes to Allah, as well as the rights he owes to fellow humans. If he is unable to compensate for everything at once, he should begin doing so in the most suitable manner, till it has been completely fulfilled. All these factors entail true Taubah. Taubah is not merely restricted to lip service.

## Sincere Du'aa after Salaah will ensure Allah's Forgiveness.

Hadhrat Ali (R.A) says, "Abu Bakr (R.A), who always speaks the truth, told me, 'I heard Rasulullah (sallallahu-alayhi-wa-sallam) say that Allah will certainly forgive a person who, after committing a sin, stands up, cleanses himself properly (by making wudhu or ghusl, if necessary), performs salaah, and then seeks forgiveness from Allah." Thereafter, Rasulullah (sallallahu-alayhi-wa-sallam) recited the verse, **"Those who, if they perpetrate an evil or oppress themselves, remember Allah and repent for their sins..."** [Mishkaat Pg. 117, from Tirmidhi and Ibn Majah]

## Explanation.

The three essential components of Taubah are those mentioned in the above hadith. They are:

1. The sinner should truly regret the sin and feel ashamed about it.
2. He should firmly resolve never to repeat the sin.
3. He should compensate for the rights he failed to fulfil, be it amongst the rights owed to Allah, or those owed to man.

Taubah will certainly be accepted with these components. Of course, the Taubah is more likely to be accepted with a few more additions, like an abundance of good deeds, or by being particular about a certain good deed.

It has been reported in a hadith that a person once asked, "Oh Rasulullah (sallallahu-alayhi-wa-sallam)! I have committed a grave sin. Can my Taubah ever be accepted?" The Prophet (sallallahu-alayhi-wa-sallam) asked, "Is your mother alive?" "No," replied the person. Rasulullah (sallallahu-alayhi-wa-sallam) then asked him whether any maternal aunt of his was alive. When he replied in the affirmative, Nabi (sallallahu-alayhi-wa-sallam) said, "Fine. Treat her well." [Tirmidhi] This hadith proves that kind treatment of one's mother and maternal aunt plays an important role in the acceptance of Taubah.

Performance of salaah has been taught as a means of ensuring the acceptance of Taubah because salaah is a great form of Ibaadah. The performance of two or four rakaahs of salaah before the Taubah will make the Taubah more worthy of being accepted. Of course, Taubah can be accepted without performing salaah as well.

The verse quoted in the hadith above is a verse of Surah Aal Imraan. The complete verse reads, **"Those who, if they perpetrate an evil or oppress themselves, remember Allah and repent for their sins. Who can pardon sins besides Allah? And they do not intentionally persist upon what (sin) they do."** [verse 135]

Explaining the rewards that these people shall earn, Allah continues, **"The reward for these people shall be forgiveness from their Rabb and such gardens beneath which rivers flow, wherein they shall abide forever. Excellent indeed is the reward for the workers."** [verse 136]

The phrase **"Who can pardon sins besides Allah?"** clearly refutes the belief of the Christians, who believe that their priests can forgive their sins. Allah also states, **"And they do not intentionally persist upon what (sin) they do."** This makes it clear that a person will be taken to task for persistently committing a sin. When a person persistently commits a sin after making Taubah for the very sin, it proves that his Taubah was not sincere. One of the ingredients of sincere Taubah is that a person should firmly resolve never to repeat the sin.

The fact is evident that it is haraam to commit a sin, thinking that it will be forgiven. One will also be oppressing oneself greatly by thinking that he will make Taubah when he reaches old age because his Taubah is not sincere at present. The carnal self will encourage deferment of Taubah so that it may enjoy itself, and Shaytaan will also encourage the same because of the enmity he bears for man. The guile of these two enemies must never be allowed to fool one. One never knows when death will come to him/her. It will be tragic if death precedes one's Taubah, thereby subjecting a person to a terrible punishment in the Hereafter. A person should never only look at the pleasures of this world, but should contemplate over the punishments of the Hereafter, so that he can be convinced of these. Thereby, he will be prompted to hasten with his Taubah.

After making Taubah sincerely, if a person still falters and commits a sin, he should make Taubah again. This time he should again resolve not to sin in future. Even if the process continues several times, the person will, Insha Allah, still be forgiven.

While deep remorse over the sin, and a firm resolve never to repeats the sin, are two fundamental aspects of Taubah, it is also very necessary to compensate for the rights of Allah and the rights of man as well.

## Compensating for the Rights owed to Allah and the Rights owed to Fellow Man.

This is an extremely important aspect of Taubah. Many people are negligent of this when making Taubah, whereas Taubah cannot be complete without it. A person stands to be punished for his sins if his Taubah does not contain this vital ingredient. Fulfilling the rights owed to Allah means that a person should complete all the Faraa'idh and

Waajibaat that he may have omitted since he came of age. These include missed salaah, zakaah, fasts, Hajj, etc. Hereunder follows some details pertaining to fulfilling these rights.

## Qadhaa Salaah.

It will be compulsory for a person to perform all those salaahs that he may have missed, be this due to forgetfulness, travelling, illness, or even purposely. However, it should be borne in mind that the omission of any salaah is a major sin. A person should try to recollect how many salaahs he may have missed since coming of age. He should calculate the number of salaahs in such a way that his heart is satisfied that there cannot be any more outstanding salaahs. Thereafter, the Qadhaa salaah of all these salaahs should be performed. People dwell under a gross misconception that all Qadhaa salaahs will be performed when a person performs just two rakaahs with the intention of Qadhaa on the occasion of Jumu'atul Widaa and certain other auspicious occasions.

There is no fixed time for performing Qadhaa salaah. Qadhaa and Nawaafil salaahs may be performed after the sun reaches the height of a spear's length above the horizon after sunrise. Qadhaa can also be performed after the Fajr salaah and after the Asr salaah. Of course, it should not be performed when the sun turns yellow before sunset.

Including the three Witr salaah, twenty rakaahs of Qadhaa salaah are due each day. It must be noted that only two rakaahs of Qadhaa salaah become necessary when someone misses Zuhr, Asr or Isha while on journey. This is because only two rakaahs are compulsory on him in the first place. Therefore, a person will only have to perform two rakaahs of Qadhaa, even though he performs it at home.

It is incorrect to believe that the number of missed salaahs should always be equal (i.e. there should be an equal amount of Fajr, Zuhr, Asr, Maghrib and Isha salaahs). It often occurs that people only miss their salaahs when on a journey, while others tend to miss these when they are ill. There are also many people who regularly miss only the Fajr salaah, while others frequently miss the Asr salaah. When calculating the amount of Qadhaa, a person should assume the highest estimate.
Another misnomer that is common amongst people is that the Qadhaa of Zuhr may only be performed during the time for Zuhr, while the

Qadhaa of Asr may only be performed during the time for Asr, and so forth. The truth of the matter is that any Qadhaa may be performed at any time. A person may also perform the Qadhaa of several day's salaah in a single day. When the Qadhaa salaahs exceed five, it will not be necessary for the person to perform the Qadhaa in sequence. He may even perform the Qadhaa of Asr before that of Zuhr.

There are many people who are particular about their Nafl salaahs, whereas years of Qadhaa salaah are due from them. This is an extremely severe folly. Such people should endeavour to rather perform their Qadhaa salaahs instead of the Nafl and Sunnah Ghair Mu'akkadah salaahs. They should also set aside some time during the day wherein the Qadhaa can be performed. There is a danger of severe reckoning if a person passes away without completing his/her Qadhaa salaahs.

When a large amount of Qadhaa salaahs are due from a person and he cannot recall the exact dates and days of the various salaahs, the following method should be adopted: If, for example, he is performing the Qadhaa of Zuhr salaah, he may say in his intention that he is performing the first Zuhr salaah that was compulsory on him. He should also make this intention for the Qadhaa of every Zuhr salaah that he subsequently performs. A similar intention should be made for all the other Qadhaa salaahs as well. In this manner, every subsequent salaah will be the first due from him once the one previous salaah is performed.

## Payment of Zakaah.

A Muslim should ponder if he is liable to be paying any zakaah or not. If he is liable, he should think if he had paid zakaah during the previous years or not. If it is determined that he has not paid zakaah at all in the past, or that he has not paid the full amount, the outstanding figure should be calculated. Here again, the figure should be such that the person feels confident that he owes no more.

This amount should then be distributed amongst the worthy recipients of zakaah. The distribution may take place all on the same day, or over a period of time. This hinges upon the person's capability. If the person cannot afford to pay the full amount, he should resolve to pay as soon as he acquires some money, so that payment is completed before he dies.

Sadaqatul Fitr is Waajib, as is the money that is payable due to a vow. These also have to be paid in full if they were left unpaid. It is obvious that an oath to carry out something haraam will also be haraam to fulfil. If someone takes an oath like this, he should consult the Ulema.

## Qadhaa of Fasts.

A Muslim should calculate the number of fasts that he missed due to illness or a journey. After determining the figure, he should observe the Qadhaa fasts. The details of this can be asked from the Ulema.

When experiencing her monthly menstrual cycles, a woman is not permitted to perform salaah or fast. While the Shari'ah has waived salaah for her, the fasts will have to be observed afterwards. Unfortunately, many women are negligent in this regard, due to which the fasts of many years accumulate to their account. After calculating the sum of these fasts to the highest figure, it will be necessary for these women to observe the Qadhaa of these fasts.

Muslim men and women are equally required to observe the Qadhaa fasts for those fasts that may have been missed for any reason whatsoever.

## The Performance of Hajj.

While Hajj may be compulsory on many people, they fail to discharge this obligation, or squander the money in other avenues. Such people should take heed to perform Hajj as soon as possible to relieve the burden from their shoulders.

If a person did not perform Hajj till he grew too old to undertake the journey (without the hope of regaining the ability to perform Hajj), he should sponsor a person to perform Hajj on his behalf. This is called Hajj Badal. If the person is unable to see to this during his lifetime, he should make a bequest to his heirs to see that Hajj Badal is performed on his/her behalf. By the ordinance of the Shari'ah, a bequest may only be fulfilled from a third of the entire estate. Of course, there will be no harm done if the mature heirs willingly surrender a portion of their respective shares for this purpose.

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**Translation Edited By : Mufti Afzal Hoosen Elias (2002)**

# HOW A MUSLIM SHOULD LIVE HIS LIFE.

The splendid religion of Islam is an embodiment of beliefs, worship, good deeds, noble character and superb moral values. When a person becomes a Muslim, it will be compulsory for him/her to accept every facet of Islam. Allah says in Surah Baqara, **"Oh you who believe! Enter fully into Islam, and do not follow the footsteps of Shaytaan. He is certainly your open enemy."**

Muslims nowadays have contrived a stratagem whereby they can claim to be Muslims, while maintaining a distance from the deeds, integrity, and practices of the Muslims. Their deeds therefore belie their claims, which is contrary to the behaviour of a true Muslim. The ensuing treatise has been written to offer guidance to the Muslim public. Pass it on to others, and do practice upon it's content.

**1.** Learn the beliefs of Islam, and make your beliefs those of the Ahlus Sunnah wal Jamaa'ah. Stay far from all deviated groups like the Shias, Qaadiaanis, Agha Khaanis, etc. Totally abstain from all acts of Bid'ah.

**3.** The five daily salaahs of Fajr, Zuhr, Asr, Maghrib and Isha are compulsory on every mature, sane Muslim male and female. These should be duly performed while in one's hometown, on journey, when ill, when doing business, when working, and during every phase of one's life. The Witr salaah after the Isha salaah is Waajib, and should never be missed.

Women should perform their salaah at home, while men have to perform their salaah with the Jamaa'ah (congregation) in the masjid. The reward of salaah performed in Jamaa'ah is multiplied 27 times more than salaah performed individually. [Mishkaat Pg. 95]

Rasulullah (sallallahu-alayhi-wa-sallam) has mentioned that, on the Day of Qiyaamah, salaah shall be a light for the person who was particular about it. It will also serve as a proof for his Imaan, and a means of his salvation. However, salaah will neither be a light, nor a proof of Imaan, nor a means of salvation for the person who is not particular about it. On the Day of Qiyaamah,

such a person will be raised amongst people like Qaaroon, Fir'oun, Haamaan (Fir'oun's advisor), and the Mushrik Ubay bin Khalaf. [Mishkaat Pg. 58]

With regard to the Witr, Rasulullah (sallallahu-alayhi-wa-sallam) said, "It is compulsory to perform the Witr salaah. The person who does not perform the Witr is not from amongst us." (Rasulullah (sallallahu-alayhi-wa-sallam) repeated this thrice). [Mishkaat Pg. 113]

With regard to the Sunnah Mu'akkadah salaah, the Prophet (sallallahu-alayhi-wa-sallam) said, "A palace will be constructed for the person who performs twelve rakaahs during the day and night. (These are) Four rakaahs before Zuhr, two rakaahs after Zuhr, two rakaahs after Maghrib, two rakaahs after Isha, and two rakaahs before Fajr." [Mishkaat Pg. 103]

There is also great virtue in performing the four rakaahs Sunnah Ghair Mu'akkadah salaah before Asr. Rasulullah (sallallahu-alayhi-wa-sallam) has mentioned, "Allah has mercy on that bondsman who performs four rakaahs salaah before the (Fardh of the) Asr salaah." [Mishkaat Pg. 104]

The Nafl salaahs are also extremely important. These include various salaah like Tahiyyatul Wudhu, Tahiyyatul Masjid, Ishraaq, Chaast (Duha), Tahajjud, Awaabeen (after Maghrib), etc. One should take a treasure of these salaahs with him to the Hereafter.

Nabi (sallallahu-alayhi-wa-sallam) said, "Salaah will be the first to be reckoned for on the Day of Qiyaamah. If one's salaah is in order, one shall be successful. If a deficiency is found in the Faraa'idh, Allah will say, 'See if this slave of Mine has some Nawaafil to his credit.' Thereafter, the Nawaafil will compensate for the deficiency in the Faraa'idh. Zakaah will also be reckoned in this manner. Subsequently, all the other actions will also be judged in a similar manner." [Mishkaat Pg. 117]

**3.** Correct your salaah and learn to perform salaah correctly. Also teach your children to perform their salaah properly. It is imperative that a person recites all the letters of the Arabic alphabet correctly. There are many people who never make the attempt to learn the proper pronunciation of the Arabic letters, due to which their salaah is incorrect. These people stand to lose greatly in the Hereafter.

**4.** With regard to teaching salaah to our children, Rasulullah (sallallahu-alayhi-wa-sallam) said, "Command your children to perform salaah when they are seven years old, and beat them for missing salaah when they are ten. (When they are ten) separate their beds as well." [Mishkaat Pg. 58]

**5.** Be especially particular about the Jumu'ah salaah. Allah states in the Qur'aan, **"Oh you who believe! When you are summoned for salaah on the day of Jumu'ah, then hasten towards Allah's remembrance and forsake trade. This is best for you if you but knew."**

Rasulullah (sallallahu-alayhi-wa-sallam) has mentioned that the person who misses three consecutive Jumu'ah salaahs without reason, will be recorded as a hypocrite in the Book that cannot be erased nor altered. [Mishkaat Pg. 121]

If a person misses the Jumu'ah salaah due to illness, or because of a journey, he should perform Zuhr salaah in it's place. Zuhr salaah should be performed even when the Jumu'ah salaah is intentionally missed.

**6.** One should calculate all the Faraa'idh and Witr salaahs that may have been missed since attaining maturity. If one is not certain, the estimated figure should be placed at an amount which satisfies one that it can be no more. Thereafter, the Qadhaa of these salaahs should be performed as soon as possible. A person will have to perform twenty rakaahs of salaah for every day wherein salaah was missed, i.e. two rakaahs Fajr, four rakaahs Zuhr, four rakaahs Asr, three rakaahs Maghrib, four rakaahs Isha, and three rakaahs Witr.

These twenty rakaahs will take about twenty minutes of the day only. When there are more than five Qadhaa salaahs to perform, it will not be necessary to follow any sequence. There is also no fixed time for Qadhaa salaah. It may be performed at any time during the day and night. Qadhaa salaah may be performed after the sun reaches the height of a spear's length above the horizon after sunrise. Qadhaa can also be performed after the Fajr salaah and after the Asr salaah. Of course, it should not be performed after the sun turns yellow before sunset. Between the time of Asr and sunset, Qadhaa may be performed, but not Nawaafil salaah.

**RULING:** When Zuhr, Asr and Isha salaah are missed, four rakaahs of Qadhaa will have to be performed. However, when a Musaafir (traveller who journeys for 88 km or more) misses any of these salaahs during his journey, he will have to perform two rakaahs Qadhaa; even though the Qadhaa is performed at home.

Although the Qadhaa salaah should be performed as soon as possible, it will be easy for one to perform the corresponding Qadhaa of a single salaah together with each of the five daily salaahs. Otherwise, it will also be easy to set aside twenty minutes during the day to perform the Qadhaa of twenty salaahs.

It does not always occur that a person misses all the salaahs of a day. It often occurs that someone may only be missing the Asr salaah because of involvement in his occupation, or only Isha and Fajr because of his sleep. Such people should perform the Qadhaa of only those salaahs that they miss.

**7.** The solar year must not be used to determine when zakaah should be paid. It is also not necessary for a person to be extremely wealthy before he pays zakaah. Zakaah will become compulsory for a person as soon as he possesses a minimum of 595g of silver or the value thereof in cash or in stock in trade. The amount to be given is also not very much. He will only have to pay one-fortieth (2,5%) of the value of his wealth after twelve Islamic months have passed.

This money should be given to those people who are deserving of zakaah. Any person who has money or trading stock equal to, or in excess of the value of 595g of silver, cannot be given zakaah. It will also be wrong to give zakaah to a person who owns unnecessary effects (i.e. in excess of his basic needs), which equal or exceed the value of 595g of silver. There are many beggars whose personal effects disqualify them from receiving zakaah money. Therefore, zakaah cannot be given to them.

Besides the obligation of zakaah, there are many other monetary obligations that a person has to fulfil. Some of these are:

- Sadaqatul Fitr on the occasion of Eidul Fitr.
- Sacrificing an animal on the occasion of Eidul Adhaa.
- Supporting one’s wife, children and parents in accordance to the principles of the Shari'ah.

- Paying the kaffaara for broken oaths.

A person should also spend in optional avenues of charity to promote good causes. On the Day of Qiyaamah, the Faraa'idh, Waajibaat and Nawaafil will all be a source of salvation and serve to elevate one's ranks.

With regard to the person who does not pay his zakaah, Rasulullah (sallallahu-alayhi-wa-sallam) said, "His wealth will be transformed into an extremely venomous bald snake, which will be cast on his neck saying, 'I am your wealth! I am your treasures!" [Mishkaat Pg. 155]

The Prophet (sallallahu-alayhi-wa-sallam) also said, "Save yourselves from the fire of Jahannam, even though it be by means of half a date (given in charity). If you cannot even find this, then at least say a kind word." [Mishkaat Pg. 124]

Every good deed will count on the Day of Qiyaamah, when the smallest of deeds will also be needed.

**8.** Fast with constancy during the month of Ramadhaan. Also encourage your children to fast if they are capable of fasting. It is also important to observe the Nafl (optional) fasts. There are great rewards promised for observing the following fasts:

- On the 13th, 14th and 15th of every Islamic month.
- On Mondays and Thursdays.
- On the six days of Shawwaal.
- On the 9th and 10th of Muharram.
- On the 9th of Dhul Hijjah.

**9.** Those for whom Hajj is Fardh, should hasten to perform their Hajj. Rasulullah (sallallahu-alayhi-wa-sallam) has mentioned about the person who does not perform Hajj despite not having any difficulty or oppressive king to stop him, "He may die as a Jew or a Christian." [Mishkaat Pg. 222]

**10.** Recite one or two paras (sections) of the Qur'aan daily. A reward equal to ten good deeds will be received for every letter of the Qur'aan that a person recites. Children must also be encouraged to recite the Qur'aan daily. Surah Yaaseen should be recited in the mornings. One will attain the reward of reciting the entire Qur'aan

ten times for reciting Surah Yaaseen. A concerted effort should be made to recite every letter correctly.

**11.** Abundantly make Allah’s Dhikr. Allah says in the Qur'aan, **“Oh you who believe! Remember Allah in great abundance.”** Rasulullah (sallallahu-alayhi-wa-sallam) advised that a person’s tongue should always remain moist with Allah’s Dhikr.

The Prophet (sallallahu-alayhi-wa-sallam) also said that he loves to recite “Subhaanallah wal Hamdulillah wa Laa Ilaaha Illallahu Allahu Akbar” more than he has love for everything upon which the sun rises. [Mishkaat Pg. 200]

Muslims should never waste their precious time, and should endeavour to spend every moment in Allah’s Dhikr. No gathering of theirs should be empty of Allah’s Dhikr and salutations (Durood) upon Rasulullah (sallallahu-alayhi-wa-sallam). A person can make Dhikr while standing, sitting, lying down, and in every other posture. Learn the various du’aas relevant to every occasion, and, after every Fardh salaah, make a habit of reciting “Subhaanallah” 33 times, “Alhamdu Lillah” 33 times, and “Allahu Akbar” 34 times.

**12.** Muslims should associate with love and understanding, always having compassion for each other. They must always assist and serve each other, having love for youngsters and respect for elders.

Hadhrat Nu’maan bin Basheer (R.A) narrates that Nabi (sallallahu-alayhi-wa-sallam) said that the Mu'mineen should have mercy, love and compassion for each other as if they were a single body. When a single limb of the body experiences difficulty, the rest of the body becomes restless and feverish. [Bukhari and Muslim]

Another hadith quotes Rasulullah (sallallahu-alayhi-wa-sallam) as saying, “All the Muslims are like a single person. If an eye is hurt, the entire body feels hurt, and if the head is hurt, the entire body feels hurt as well. [Muslim]

Hadhrat Abu Sa'eed Khudri (R.A) reports from Rasulullah (sallallahu-alayhi-wa-sallam) that the relationship of one Mu'min to another is like the parts of a building (the bricks, cement, etc). Each part supports and lends strength to the next. Thereafter, Rasulullah (sallallahu-alayhi-wa-sallam) demonstrated the similitude by interlacing the fingers of one hand into the fingers of the other. [Bukhari and Muslim]

Hadhrat Anas bin Maalik (R.A) narrates that Nabi (sallallahu-alayhi-wa-sallam) said, "Whoever fulfils a need of a person from my ummah to please him, then he has pleased me. Whoever pleases me, pleases Allah. Whoever pleases Allah, Allah shall certainly admit him into Jannah." [Bayhaqi in Shu'abul Imaan]

Rasulullah (sallallahu-alayhi-wa-sallam) has also mentioned that Allah will grant seventy-three mercies to the person who assists a distressed person. One of these mercies will be sufficient for his needs in this world, while the remaining seventy-two will elevate his ranks on the Day of Qiyaamah. [Ibid]

Hadhrat Abu Hurairah (R.A) reports that the Prophet (sallallahu-alayhi-wa-sallam) said, "A Muslim is the brother of a Muslim. He does not oppress him, does not leave him helpless (without assisting him at times of need), and does not look down on him." Thereafter, Rasulullah (sallallahu-alayhi-wa-sallam) pointed to his heart and repeated the words: "Taqwa is here! Taqwa is here! Taqwa is here!"

Rasulullah (sallallahu-alayhi-wa-sallam) continued, "For a person to be bad it is sufficient for him to look down on his fellow Muslim brother. Everything of a Muslim's is haraam for another Muslim; his wealth (none may steal or misappropriate it in any way), his blood (none may murder him), and his honour (none may disgrace him)." [Muslim]

Hadhrat Abu Hurairah (R.A) narrates from Rasulullah (sallallahu-alayhi-wa-sallam) that, if a person contributes even half a word towards the murder of a Mu'min, he will be raised on the Day of Qiyaamah with an inscription between his eyes, which will read: "Despondent of Allah's mercy." [Mishkaat]

Hadhrat Abu Hurairah (R.A) and Hadhrat Abu Sa'eed Khudri (R.A) report that Rasulullah (sallallahu-alayhi-wa-sallam) said, "Even if all the inhabitants of the heavens and the earth share in the murder of a Mu'min, Allah will throw them all headlong into Jahannam." [Ibid]

Hadhrat Abu Bakr (R.A) narrates that when two Muslims draw their swords to fight each other, they will both go to Jahannam. Someone asked, "Oh Rasulullah (sallallahu-alayhi-wa-sallam)! we understand why the killer should go to Jahannam. Why should the

killed person enter Jahannam?" Thereupon Rasulullah (sallallahu-alayhi-wa-sallam) replied, "Because he also intended to kill his brother." [Bukhari]

On account of their evil intentions, both parties will find themselves in Jahannam. Even though only one succeeded in killing the other, the killed person would have done the same if he had the chance. This is because the two fought for reasons other than the pleasure of Allah.

**13.** Every man and woman should wear the clothes that Allah has designated for them. The clothing should be modest and must cover the 'Satar'. The garments of men must be above the ankles. Women should wear clothing made from thick fabric, together with a large scarf (dopatta). They should not expose appear in front of strange men without covering their faces. They should remain indoors at all times and only emerge from their homes with the proper garb, which conceals their features. Their attire should not be attractive and fashionable.

**14.** Duly fulfil the rights you owe to others. Debts should be settled, as well as sums of money that one may have misappropriated or taken without permission. One should take the initiative to settle these affairs even though the opposite party is unaware of the same, or has forgotten about it.

If a person is aware that he/she was the target of your backbiting or slander, you should secure his/her forgiveness as soon as possible. If the person is unaware of the same, you should make Istighfaar for the person till you feel that you have fulfilled his/her right. The rights of man are an extremely serious matter because a person will have to surrender his good deeds to the injured party on the Day of Qiyaamah. When one's good deeds are exhausted, the sins of the injured party will be added to one's burden. These will then hurl a person into Jahannam [Mishkaat]. Especially those people should take heed, who deprive wives and daughters from their rightful share of inheritance.

**15.** Earn halaal sustenance and eat only that which is halaal. One should inquire from the Ulema whether one's source of income is halaal or not. Strictly abstain from taking bribes and dealing with interest.

**16.** Abstain from:

- Beliefs of kufr and shirk.
- Ostentation.
- Jealousy.
- Enmity that is contrary to the Shari'ah.
- Malice.
- Pride.
- Boastfulness.
- Thinking of sin.
- Earning unlawful sustenance.
- Cheating in weight and measure.
- Robbery and stealing.
- Using the legs for walking towards sin.
- Using the eyes for looking at impermissible things.
- Using the private organs for haraam acts.
- Using the ears for listening to music, backbiting and other sins.
- Using the tongue for backbiting, slandering, lying, swearing and futile talk.
- Filling the belly with haraam foods.

**17.** Follow the path of Rasulullah (sallallahu-alayhi-wa-sallam), and even imitate his mode of dress. Rasulullah (sallallahu-alayhi-wa-sallam)'s beard was thick and covered the chest. Adopt this instead of the appearance of the kuffaar.

**18.** Encourage your children to memorise the Qur'aan, and teach them the knowledge of Islam, making them people who will teach Qur'aan, Ahadeeth, Fiqh, etc. Stay far from the company of the kuffaar and sinful Muslims, and refrain from adopting their behaviour.

**19.** Frequent the gatherings of Ulema, taking your children with you. Befriend pious people and always remain in their company. Read books written by Ulema belonging to the Ahlus Sunnah wal Jamaa'ah so that your heart can disincline from this world and concentrate on the Hereafter. If you can find a spiritual guide who is particular about the Sunnah and who possesses Taqwa, you should pledge you allegiance (take bay'ah) to him. This bay'ah should be done with the intention of reforming oneself and increasing one's Dhikr. The bay'ah should not only be a lip service, but a person should carry out the instructions of his mentor.

**20.** Sincerely repent from every sin, and continue to do so whenever one chances to sin. The following words of Istighfaar should be frequently recited:

**ARABIC OMITTED**

This Istighfaar should also be recited thrice before sleeping.

A Muslim should always be obedient to Allah and Rasulullah (sallallahu-alayhi-wa-sallam). By the definition of the Qur'aan, such people will attain salvation. Allah says in Surah Noor, **"Whomsoever obeys Allah and His messenger, and who fears Allah and refrains from disobedience, then these people are certainly successful."**

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Translation Edited by : Mufti Afzal Hoosen Elias (2002)